storing and retrieving files describing and identifying unique products, services or individuals, the steps of the method comprising:

separately storing textual information and image data from one or more of the remote terminals at the location of the central server computer with the image data being in compressed form and the textual information being included in a relational database with identifiers associated with any related image data,

associating for independent retrieval at the central computer the image data and the textual information,

receiving and processing at the central computer single, multiple and simultaneous requests for identification confirmation received from at least one of the remote terminals,

recalling and downloading textual information and/or image data requested from the at least one of the remote terminals to the requesting terminal for review, and

comparing the textual information and image data downloaded at the requesting terminal with a product, service or individual to be identified.

Claim 2 (original): The method as claimed in Claim 1, wherein the step of associating includes assigning at least one unique identification number to the image data of first and second items to be identified, and storing the identification number in the central server computer.

Claim 3 (original): The method as claimed in Claim 2, wherein the identification number is the personal identification number ("PIN") found on a card, such as a phone card, credit card or like card used in financial transactions.

Claim 4 (original): The method as claimed in Claim 2, wherein the step of associating includes assigning multiple identification numbers to the image data of at least one item to be identified and at least one of the identification numbers so assigned to the image data of a second item to be identified, and storing the multiple identification numbers in the central server computer.

Claim 5 (original): The method as claimed in Claim 2, wherein the first item represents an individual to be identified, the individual being physically present at and presenting a request for identification at said one of the remote terminals, and the image data of the individual being downloaded to said remote terminal for physical comparison with the individual.

Claim 6 (original): The method as claimed in Claim 5, wherein the second item represents a second individual to be identified, the second individual being physically present at and substantially simultaneously presenting a request for identification at the same or different remote terminal as that of the first individual, and the image data of the second individual being downloaded to the terminal from which the image data was requested for physical comparison with the second individual.

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Claim 7 (original): The method as claimed in Claim 4, wherein the multiple identification numbers comprise the personal identification numbers ("PIN") found on the respective of different credit cards used in financial transactions.

Claim 8 (original): The method as claimed in Claim 1, wherein the step of separately storing textual information and image data comprises capturing as the image to be stored the graphical representation of a unique object, the object being pre-selected by an individual and serving as an identifier in lieu of the individual being physically present at any of said remote terminals.

Claim 9 (original): The method as claimed in Claim 8, wherein

the step of recalling includes the individual to be identified not being physically present at the remote terminal and using a telephone to call the remote terminal for identification confirmation,

the step of downloading includes downloading the graphical image of the unique object, and

the step of comparing includes the individual satisfactorily describing the unique object.

Claim 10 (original): The method as claimed in Claim 9, wherein

the step of separately storing textual information and image data includes assigning the individual a unique alphanumeric password, and

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the step of comparing includes the individual satisfactorily providing the alphanumeric password.

Claim 11 (original):   The method a claimed in Claim 1, wherein the step of separately storing includes formatting the textual information and the image data.

Claim 12 (original):   The method as claimed in Claim 11, wherein the step of formatting comprises encrypting of the textual information and image data.

Claim 13 (original):   The method as claimed in Claim 12, wherein the central server computer is interfaced with at least one other server computer.

Claim 14 (original):   The method as claimed in Claim 2, including the step of encrypting the unique identification number of a user, the encrypted number serving as a decryption key that would enable only authorized users to complete a transaction.

Claim 15 (original):   The method as claimed in Claim 14, wherein the steps of associating and storing include storing the encrypted image at the remote terminal and the decryption key at the central server.

Claim 16 (original): The method as claimed in Claim 1, wherein the steps of storing and associating include storing an identification image in encrypted form within an identification card and a decryption key in the central computer.

Claim 17 (original): The method as claimed in Claim 1, wherein the steps of storing and associating include storing an identification image in encrypted form on the central computer and a decryption key on an identification card presented by a user at the remote terminal.

Claim 18 (original): The method as claimed in Claim 2, further including

providing means for encrypting and decrypting said textual and image data, the decrypting means being provided on at least one said remote terminal and said central computer server, and

encrypting said personal identification number.

Claim 19 (original): The method as claimed in Claim 13, further including the step of uploading the images of the files describing the products, services or individuals into the central server computer to create temporary or permanent records.

Claim 20 (original): The method as claimed in Claim 1, wherein an image of the individual is taken, the image being uploaded to the central server computer and stored in a separate transaction database.

Claim 21 (original):   The method as claimed in Claim 1, wherein an image of the signature of an individual is taken, the image being uploaded to the central server computer and stored in a separate transaction database.

Claim 22 (original):   The method as claimed in Claim 1, wherein the step of associating includes associating an identification image of a single account, transaction or record with a plurality of accounts, transactions, or records.

Claim 23 (original):   A method of providing secure interactive communication of text information between a central server computer and one or more client computer terminals, located at remote sites, for the purpose of storing and retrieving files describing and identifying an individual, the steps of the method comprising:

separately storing into the central server computer textual data received from a data input terminal into the central server computer, the textual data being in compressed form,

receiving and processing at the central server computer single, multiple and simultaneous requests for identification received from the remote computer terminals, at least one request for identification being received from a user physically present at a remote terminal,

recalling and downloading the textual data to the remote computer terminal that requested the textual data, and

comparing at the remote requesting computer terminal the textual data

downloaded thereto from the central server computer with the individual to be

identified.

Claim 24 (original):   The method as claimed in Claim 23, further comprising

associating the textual data with at least one computer activation datum,

which when activated allows access to the database of the central server

computer, and

the step of receiving and processing comprises

activating the requesting computer terminal with an activation card, the

activation card possessing activation means to activate the computer terminal to

recall from and download information stored in the central server computer.

Claim 25 (original):   A method of identifying a user not physically present

at a transaction terminal, comprising the steps of:

providing at least one centralized computer in operative communication

with and remote to the transaction terminal, the centralized computer and

transaction terminal each having a memory for storing graphical image files,

capturing at the transaction terminal user identifying graphical images

from many different approved users, each of the graphical images being selected

by and personal to a respective approved user and having at least one distinctive

feature that the approved user would be required to describe as a means of

authenticating user identity and verifying that the user is authorized to complete a transaction,

inputting the user identifying graphical images into the memory of the transaction terminal and of the centralized computer from said transaction terminal,

receiving at said transaction terminal a telecommunication request from a requestor not physically present at the transaction terminal and requesting identification verification and approval to complete a transaction,

displaying from the memory of one said remote terminal and centralized computer the user identifying graphical image corresponding to the requestor, and

receiving from the requestor a description of the distinctive feature associated with the graphical image downloaded and approving or rejecting the requestor as an authorized user depending on the description given.

Claim 26 (original): The method as claimed in Claim 25, wherein the user identifying graphical images are downloaded from the transaction terminal.

Claim 27 (original): The method as claimed in Claim 25, wherein the user identifying graphical images are downloaded from the centralized computer.

Claim 28 (original): The method as claimed in Claim 25, further comprising the steps of

providing a plurality of transaction terminals in operative communication

with and remote to the centralized computer, and further wherein

the inputting of graphical images is at a first transaction terminal,

the receiving of a request for identification is at a second transaction

terminal, and

the downloading of graphical images in response to the request is from the

central computer.

Claim 29 (original):   The method as claimed in Claim 25, wherein the step

of capturing includes the user providing a unique user identification image, the

identification image comprising a geometric object, an article, an alphanumeric

symbol, a password or a picture having special significance known only to the

user and which must be described by the user to gain approval.

Claim 30 (original):   An apparatus for authenticating authorized users and

approving transactions requested by requestors not physically present for visual

identification, the apparatus comprising:

a data terminal for capturing a graphical image of a confirmation symbol

selected by a user, the confirmation symbol having at least one unique and

describable feature,

a centralized computer for storing the graphical image of the confirmation

symbol, the computer being at a location remote to the data terminal,

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means for receiving an approval request at the data terminal from a requestor using a telephone at a location remote to the data terminal,

means for transferring the graphical image stored in the centralized computer to the data terminal, the means for transferring being activated in response to the request for approval, and

means for displaying at the data terminal the graphical image downloaded from storage in the central computer and corresponding to the requestor, whereupon the requestor describes the confirmation symbol to obtain approval of the transaction.

Claim 31 (original):   A secure identification system, comprising

at least one centralized computer storing a database of compressed image files, each image file representing the image of an individual,

a plurality of remote terminals in operative relation with the centralized computer,

means located at the centralized computer for associating an image identifying number with the image file of a first individual and a second individual, and

means located at the site of each remote terminal for downloading and displaying at least one of said image files stored in the database in response to one of said remote terminals communicating said image identifying number to said centralized computer.

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Claim 32 (original). The apparatus as claimed in Claim 31, further wherein the database includes textual information associated with each image file, the textual information comprising a copy of an authorized signature.

Claim 33 (original): The apparatus as claimed in Claim 31, further comprising

means located at a remote data terminal for gathering image related information for comparison with an image file stored at a centralized computer.

Claim 34 (new): The method as claimed in Claim 1, further including the step of printing a hard copy of either of the textual and image information recalled and downloaded at the requesting terminal.

Claim 35 (new): The method as claimed in Claim 20, wherein the step of recalling includes downloading at the requesting terminal an image of the individual requesting a product or service, and further including the step of printing on a single sheet the image of the individual and the textual and image information recalled, downloaded, and compared at the requesting terminal.

Claim 36 (new): The method as claimed in Claim 21, further including the step of printing the signature of the individual, with or without the additional textual and image information.

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Claim 37 (new): The method as claimed in Claim 23, further including the steps of capturing an image of the user or the signature of the user, physically present at the remote terminal, and uploading the captured image to the central server computer and storing same in a separate transaction database.

Claim 38 (new): The method as claimed in Claim 37, including the step of printing the image captured at the remote terminal.

Claim 39 (new): The apparatus as claimed in Claim 31, further comprising:

means for printing said at least one of said downloaded and displayed image files.

Claim 40 (new): The apparatus as claimed in Claim 39, further comprising:

means for capturing an image of the subject, the means for capturing being located at the remote terminal and capturing an image of the individual completing the transaction.

Claim 41 (new): The apparatus as claimed in Claim 40, wherein the means for capturing includes a still-video camera.